

Royal Bank of Scotland Kirkham Branch Change of Opening Hours

Customer and Community Engagement

All facts and figures are accurate on date of publication 10th April 2017.

Customer & Community Engagement

Kirkham branch

Change of opening hours on 5th June 2017.

How banking is changing

Our branches are changing from places where customers carry out basic transactions to places where customers interact with our staff on big life decisions. For example buying a home or starting up a business.

This document is designed to outline the rationale behind the decision to change the opening hours of the Royal Bank Of Scotland Kirkham branch, help you to identify how you can continue to bank in the local community and also details the measures which have been taken to engage with our customers and the local community.

If you would like to discuss the alternative ways to bank in the local community or if you have any further questions regarding the changes to opening hours, please ask a member of the branch team or contact Kirsty Cockcroft on 07721233577 (Minicom 0800 068 1289) or email Kirsty.Cockcroft@rbs.co.uk.

We also understand that not everyone wants to use online services and prefer face to face banking. Our branch network will remain the cornerstone of our services to customers.

Our new opening hours.

Monday: 10:00am – 16:00pm

Tuesday: 10:00am – 16:00pm

Wednesday: Closed

Thursday: Closed

Friday: 10:00am – 16:00pm

Saturday: Closed

How has Kirkham Branch changed

The number of transactions in branch has dropped by 23% since 2011



Banking in 2017

There are now more convenient ways of banking with us than ever before, and our customers are increasingly using these different ways of banking. Across our network:



Less than 9%

Of our total transactions now take place in our branches. Branch transactions have been declining since 2010.



400%

Online & mobile transactions have grown by over 400% since 2010.



56%

of our customers actively use mobile phone and online banking. That's over 3 million customers per week.

How you can continue to bank locally

Following the opening hour changes on the 5th June 2017, there will be a number of alternative ways to bank in the local area when the branch is not open.

Here is a summary of the alternatives in the local area.

Nearest free to use ATMs



NatWest
Poulton Street



0.02 miles 1 ATM



Lloyds Bank
Poulton Street



0.07 miles 1 ATM



Santander
36 Poulton Street



0.08 miles 1 ATM



Palace Newsagents
79A Poulton Street



0.08 miles 1 ATM



The Co-Op
4 Market Square



0.08 miles 1 ATM



Morrison's
Mill Street



0.13 miles 1 ATM

Nearest Post Office

The Village Store, Market Sq.



0.1 miles

Mon – Sun
7:00am – 22:00pm

Balance Enquiry
Withdrawal
Cheque Deposit
Cash Deposit

74 Garstang Road South



0.9 miles

Mon – Fri
8:30am – 17:30pm
Sat 9:00am – 13:00pm

Balance Enquiry
Withdrawal
Cheque Deposit
Cash Deposit

Bryning Lane, Newton With Scales



1.7 miles

Mon – Fri
6:00am – 18:00pm
Sat 6:00am – 14:00pm

Balance Enquiry
Withdrawal
Cheque Deposit
Cash Deposit

Nearest Royal Bank of Scotland Branches

Branch	Distance	Opening Hours	Services Available
Penwortham	6.12 Miles	Mon-Fri (excl. Wed) 9:15am – 16:45pm Wed 9:45am – 16:45pm	External ATM Currency on demand Disabled Access
Fulwood	6.59 Miles	Mon-Fri (excl. Wed) 9:15am – 16:45pm Wed 9:45am – 16:45pm	External ATM Currency on demand Disabled Access
Poulton-le-Fylde	6.66 Miles	Mon-Fri (excl. Wed) 9:15am – 16:45pm Wed 9:45am – 16:45pm	External ATM Currency on demand Disabled Access

24/7 Telephone Banking
0345 900 0400
Online/Mobile Banking
Rbs.co.uk/waystobank



 Royal Bank of Scotland

For Online Banking you need to be aged 11 or over and have a RBS account. Please note that system updates may mean that Online Banking is unavailable for short periods of time in the early hours of the morning. To use Mobile Banking you need to have registered for Online Banking, have a RBS personal account with a debit card and have a mainland UK mobile number starting 07. To make payments using Mobile simply set up and make your first payment to each new payee in Online Banking beforehand. Telephone banking is available to RBS personal customers aged 16 or over with a current or savings account.

Customer and Community Engagement

We have taken an open and transparent approach to communicate and actively engage with our Personal and Local Business Customers and also the wider local community to ensure they are aware of the alternative ways to bank with us in the local area, and to answer any questions they might have.

We wrote to our customers who regularly use the branch to give them at least 12 weeks notice of the change, and also displayed posters in the branch throughout the notice period.



Newspapers
Contacted
Blackpool Gazette



Post Office
We have contacted the local Kirkham Post Office.

In addition to writing to our customers, we also contacted the following people and organisations to make them aware and to understand if they wanted to discuss the decision and alternative ways to bank, or if they needed any help.



MP Contacted
Mark Menzies



Local Groups Contacted

Citizens Advice Bureau
Age UK
Local charity partnerships.

Our local branch and business teams have proactively looked to contact our most active customers and those who are potentially most reliant on the branch. As a result of these discussions we have been able to personally discuss what this means for them and the most appropriate alternative services.

We have received very few enquiries and no complaints as a result of this decision. We have contacted each customer to discuss their concerns.

Conclusion

The decision to change the opening hours of Royal Bank of Scotland Kirkham branch has not been taken lightly and careful consideration has been given to the alternative banking services available. Since the announcement has been made we have engaged with our customers and the wider community to listen to their feedback and understand the impact.

Customer Themes

- ❑ Many people are pleased about the services we offer at the Post Office as they can do their banking with us at a more convenient time and place.
 - ❑ Most people have said that this is the 'last bank in town' and it may affect the local community
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We have undertaken the following activities in response to the key areas of concern:

- ❑ You can use your debit card to take out cash and check your balance at the Post Office, and can use your pay-in book to make deposits. Business customers can also get coinage. The nearest Post Office is 0.1 miles from the branch. There are 3 other Post Offices within 2 miles.
- ❑ Since we made our 'last bank in town' commitment in 2010, we've seen significant changes in the way our customers are choosing to bank with us. It has meant we now need to look at each branch individually. Since 2010, we've also launched our mobile app and introduced free withdrawals and deposits through the Post Office.

Following our community engagement and impact assessment, we are confident that we have appropriate services in place to ensure our customers have sufficient access to banking locally.

Royal Bank of Scotland Kirkham branch will therefore change their opening hours as planned on 5th June 2017. Our branch staff and Kirsty Cockcroft our local Bank Manager are available to answer any further questions that our customers or the community may have.